



In Iowa's Interest:

January Brings Historic Health Care Benefits and Protections

by Senator Tom Harkin

Ring in the new year took on a new meaning in 2014 as our nation welcomed a new day in affordable, quality health care for all Americans. On January 1st, historic provisions of the *Affordable Care Act (ACA)* took effect, ensuring that no American can be denied coverage or charged more due to a pre-existing condition, charged higher premiums because of their gender, or denied coverage because of an annual benefit limit.

These new benefits and consumer protections mean that up to 129 million Americans with pre-existing conditions – including 17 million children – no longer have to worry about being denied health coverage or charged higher premiums because of their health status. Millions of uninsured Americans have new health insurance options through Medicaid or private health plans in the Marketplace. Of those Americans, nearly 6 in 10 could pay less than \$100 per month for coverage. And millions of Americans no longer have to worry about having their health insurance cut off once they reach an annual limit on benefits.

These new benefits come in addition to the protections consumers have already enjoyed for the past three years—benefits such as free preventive services like mammograms or cancer screenings, and coverage for young adults under age 26 on their parents' plan.

In Iowa, our state has benefited from the ACA by using funding to expand outreach and enroll families in affordable health insurance options at its 14 community health centers and 94 sites across the state. In 2012, community health centers provided crucial health services for 181,781 Iowans who would have otherwise found care out of reach.

When you consider where our country was before the ACA, when Medicare recipients had to foot part of the bill for many preventive health services, it becomes clear that these historic patient protections and savings are already making a difference in the lives of millions of Americans. In Iowa, 342,501 people with Medicare received at least one preventive service at no cost to them during the first eleven months of 2013, and new data shows that, nationally, the ACA has saved 7 million seniors and people with disabilities a total of \$9 billion in out-of-pocket expenses on prescription drugs since the law took effect. In 2013 alone, 35,100 Iowans on Medicare have saved more than \$26 million on prescription drugs. These services keep people well, reduce chronic disease, and help bend the cost curve on health spending in our country.

There is no question that challenges in our health care system were decades in the making and will not be solved overnight, but every day more Americans are signing up for insurance and getting the peace of mind of knowing that they can get the care they need. That goal was at the heart of the health reform mission – to improve access to quality, affordable health care. The ACA does just that, helping Iowans gain access to quality healthcare when they need it the most.

For more information, please visit <http://harkin.senate.gov/>, Senator Harkin's Facebook page at <http://www.facebook.com/tomharkin> or follow him on Twitter <https://twitter.com/SenatorHarkin>.